

Frequently Asked Questions (FAQs) (Cash withdrawal)

Sl. No.	FAQs
1	<p>Q Whether customer can withdraw cash from operative SB & Current Account from other than base branch (branch where account is maintained)? What are the guidelines in this regard?</p> <p>A Yes. However, withdrawal of cash up to Rs.50,000 per occasion in Savings Bank and Current Account is extended to the drawer only against self cheque, at all branches. Cash payment to third parties are allowed only at base branch through cheque.</p>
2	<p>Q What is the upper limit for cash deposit to operative accounts at other than base branch?</p> <p>A There is no upper limit for cash deposit to operative accounts at other than base branch. However, PAN/TAN detail of the account holder is to be necessarily submitted if the cash deposit is Rs.50,000 and above.</p>
3	<p>Q Whether fund transfer facility is available to customers at other than base branch? What are the guidelines in this regard?</p> <p>A Yes. Fund transfer facility can be availed by customers at all branches. There is no upper limit for the same. However, cheque is required for initiating the transaction at other than base branch.</p>
4	<p>Q What are the guidelines for cash withdrawal by customers using Withdrawal Order Forms?</p> <p>A Account holder can withdraw cash by using Withdrawal Order Form only at base branch . Account holder needs to submit a copy of PAN, Aadhar or any other Officially Valid Document (OVD) which is already registered with Bank or Passbook for cash withdrawal using a Withdrawal Order Forms.</p>
5	<p>Q Whether cash withdrawal using Withdrawal Order Forms can be availed by customers at other than base branch?</p> <p>A Only PMJDY, BSBDA and Small Account holders can self - withdraw the cash up to Rs.5000 (Rupees Five Thousand Only) from their operative accounts at all branches using Withdrawal Order Forms. For other customers the facility is available at base branch only.</p>



6	Q	Whether any charges levied for cash withdrawals/ fund transfer facility availed by customer at other than base branch?
	A	No. Cash withdrawal (Max.Rs.50000) / fund transfer facility is made available to customers free of cost at other than base branch.
7	Q	Whether any charges levied for cash deposit made by customer at other than base branch?
	A	<p>No extra charges are levied for cash deposit made by the customers at other than base branch. However, normal cash handling charges as per the details given below will also be charged for cash deposited at host branch: (subject to change from time to time as advised by HO)</p> <p>(a) SB Accounts:</p> <p>(i) Up to Rs.50000/-: 3 Transactions free in a month. 4th transaction onwards: Rs.1/- per Rs.1000/- or part thereof with a Minimum of Rs.50/- per transaction & Maximum of Rs.5000/- per transaction + GST.</p> <p>(ii) Above Rs.50000/-: Rs.1/- per Rs.1000/- or part thereof with a Minimum of Rs.50/- & Maximum of Rs.5000/- per transaction+ GST.</p> <p>(b) CA /OD/ OCC Accounts:</p> <p>(i) Per day remittance up to Rs.1.00 Lakh is free.</p> <p>(ii) For cash deposits above Rs. 100000/-: Cash handling charges at Rs. 2/- per Rs. 1,000/- or part thereof; With a minimum of Rs. 100/- and a maximum of Rs.5,000/- per transaction.</p>

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